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Atty Docket No.3379/3  
App. No.09/862,785

#6  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Thomas Charles ANTOGNINI and Walter Gerard ANTOGNINI

Application No.: 09/862,785

Examiner: To be assigned

Filed: May 15, 2001

Group Art Unit: 2165

Title: SYSTEM AND METHOD FOR DIGITAL BILL PRESENTMENT AND  
PAYMENT

Assistant Commissioner for Patents  
Washington, D.C. 20231

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Technology Center 2100

INFORMATION DISCLOSURE STATEMENT

Sir:

The applicants respectfully submit herewith an Information Disclosure Statement (IDS), an Information Disclosure Citation List, and a copy of each document listed therein, pursuant to 37 C.F.R. §§ 1.97 and 1.98. The Examiner is requested to consider the enclosed documents, make them of record, and indicate his or her consideration of the documents by initialing the enclosed Citation List adjacent the citation of each document. Please return a copy of the initialed Citation form to the applicant's undersigned Attorney.

I. ☒ (X) This IDS is being filed under 37 CFR 1.97(b). Thus, no fee is due.

☐ ( ) This IDS is being filed within three months of the filing date of a national application other than a continued prosecution application (CPA).

☐ ( ) This IDS is being filed within three months of the date of entry of the national stage in an international application.

☒ (X) This IDS is being filed before the mailing date of a first Office Action on the merits.

☐ ( ) This IDS is being filed before the mailing of a first Office Action after the filing of a request for continued examination (RCE).

Copies of references cited in the enclosed information disclosure statement can be found in the relating parent applications number 08/609,549 now patent number 6,098,882 and application number 08/977,510, now abandoned. An additional reference, U.S. Patent No. 3,663,802, cited in related European patent application number 97907996.9, is enclosed herewith.

The Commissioner is hereby authorized to charge any deficiency, or to credit any overpayment, to the undersigned attorney's Deposit Account No. 02-4270.

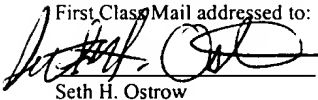
Respectfully submitted,

Dated: February 11, 2002

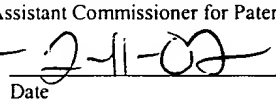


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I hereby certify that this paper is being deposited this date with the U.S. Postal Service as  
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Seth H. Ostrow



Date